

Kevin S. Sinclair, Esq., Nevada Bar No. 12277
ksinclair@earlysullivan.com
Sophia S. Lau, Esq., Nevada Bar No. 13365
slau@earlysullivan.com
EARLY SULLIVAN WRIGHT
GIZER & McRAE LLP
8716 Spanish Ridge Avenue, Suite 105
Las Vegas, Nevada 89148
Telephone: (702) 331-7593
Facsimile: (702) 331-1652

Attorneys for Defendant
North American Title Insurance Company

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

CHRISTIANA TRUST, A DIVISION OF
WILMINGTON SAVINGS FUND
SOCIETY, FSB, NOT IN ITS INDIVIDUAL
CAPACITY BUT AS TRUSTEE OF ARLP
TRUST 3,

Plaintiff,

vs.

NORTH AMERICAN TITLE INSURANCE
COMPANY,

Defendant.

Case No.: 2:19-cv-01868-APG-VCF

**STIPULATION AND
ORDER TO STAY CASE PENDING
APPEAL**

Plaintiff Christiana Trust, a Division of Wilmington Savings Fund Society, FSB, not in its Individual Capacity but as Trustee of ARLP Trust 3 (“Christiana Trust”) and defendant North American Title Insurance Company (“North American”) (collectively, the “Parties”), by and through their counsel of record, hereby stipulate and agree as follows, subject to the approval of the District Court:

WHEREAS, Christiana Trust filed this action on October 22, 2019;

WHEREAS, Christiana Trust served the Complaint upon North American on January 2, 2020, and North American filed an Answer to the Complaint on January 23, 2020;

1 **WHEREAS**, there are now currently pending in the United States District Court for the
2 District of Nevada more than three dozen actions between national banks, on the one hand, and
3 their title insurers, on the other hand (the “Actions”);

4 **WHEREAS**, each of the Actions involves a title insurance coverage dispute wherein the
5 national bank contends, and the title insurer disputes, that a title insurance claim involving an
6 HOA assessment lien and subsequent sale was covered by a policy of title insurance;

7 **WHEREAS**, in virtually all of these Actions, the title insurer underwrote an ALTA 1992
8 loan policy of title insurance with form 1 coverage, along with the CLTA 100/ALTA 9
9 Endorsement and either the CLTA 115.1/ALTA 4 Endorsement or the CLTA 115.2/ALTA 5
10 Endorsement (the “Form Policy”);

11 **WHEREAS**, each of the Actions implicates common questions of interpretation of the
12 Form Policy;

13 **WHEREAS**, the national bank in one of these actions has now appealed a judgment of
14 dismissal to the Ninth Circuit Court of Appeals, *Wells Fargo Bank, N.A. v. Fidelity National Title*
15 *Ins. Co.*, Ninth Cir. Case No. 19-17332 (District Court Case No. 3:19-cv-00241-MMD-WGC)
16 (the “*Wells Fargo II* Appeal”);

17 **WHEREAS**, the Parties anticipate that the Ninth Circuit Court of Appeals’ decision in the
18 *Wells Fargo II* Appeal will likely touch upon issues regarding the interpretation of the Form
19 Policy and the reasonableness of the insurer’s denial, that could potentially affect the disposition
20 of the other Actions, including the instant action;

21 **WHEREAS** both of the Parties agree that it is appropriate and desirous to stay the instant
22 action pending the disposition of the *Wells Fargo II* Appeal, that a stay of the instant action will
23 not prejudice either of the Parties, and that a stay of the instant action will best serve the interests
24 of judicial economy (given the possibility that the Ninth Circuit Court of Appeals’ decision on the
25 *Wells Fargo II* Appeal might affect the disposition of this case);

26 **NOW THEREFORE**, the Parties, by and through their undersigned counsel, hereby
27 stipulate and agree as follows:

1. The instant action shall immediately be **STAYED**, pending the disposition of the



1 *Wells Fargo II* Appeal.

2 2. By entering into this stipulation, none of the Parties is waiving its right to
3 subsequently move the Court for an order lifting the stay in this action.
4

5 Dated this 4th day of February 2020

EARLY SULLIVAN WRIGHT
GIZER & McRAE LLP

/s/--Sophia S. Lau

7 By: _____
8 Kevin S. Sinclair, Esq.
9 Nevada Bar No. 12277
10 Sophia S. Lau, Esq.
11 Nevada Bar No. 13365
12 8716 Spanish Ridge Avenue, Suite 105
13 Las Vegas, Nevada 89148

Attorneys for Defendant North American Title
Insurance Company

14 Dated this 4th day of February 2020

WRIGHT, FINLAY & ZAK, LLP

/s/--Lindsay D. Robbins

14 By: _____
15 Lindsay D. Robbins, Esq.
16 Nevada Bar No. 13474
17 7785 W. Sahara Ave., Suite 200
18 Las Vegas, NV 89117

Attorneys for Christiana Trust, a Division of
Wilmington Savings Fund Society, FSB, not in its
Individual Capacity but as Trustee of ARLP Trust 3

19 **ORDER**

20 **IT IS SO ORDERED:**

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23 UNITED STATES DISTRICT JUDGE
24 Dated: February 5, 2020.
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